

It is claimed:

1. A system using transaction events to generate user incentives:

a host computer for transmitting a user identification profile:

a server computer under the control of software components, wherein the components comprise:

a transaction event module for generating points based upon a transaction event.

a Point Exchange Module for exchanging points;

wherein the server computer updates the identification profile based upon the transaction event or point conversion.

2. The system of claim 1, wherein the software components of the server computer further comprise, a Point Conversion Module for converting points to units.

3. The system of claim 1, wherein the Point Exchange Module exchanges points for a “value” selected from the group consisting of equity, cash, product and services.

4. The system of claim 1, wherein the Point Exchange Module further comprises a Point Auction Module for selling or purchasing points.

5. The system of claim 1, further comprises a Work Shift Module wherein the employee exchanges work shifts.

6. The system of claim 1, further comprises a Work Shift Exchange Module wherein the employee exchanges work shifts.

7. The system of claim 6, further comprises a Scheduler wherein the Scheduler identifies employee work shift availability.

8. The system of claim 6, further comprises a Schedule Auction Module wherein the employees can exchange work shifts wherein each work shift exchange represents a certain point value.

9. The system of claim 1, wherein the database further comprises three databases the Employee File Manager, Customer File Manager and the Tabulator for employees, customers and point data storage.

10. The system in Claim 1, comprises an Identification Profile (ID) wherein the ID is based upon a subscription agreement.